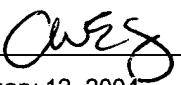
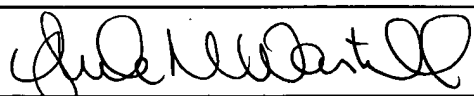


TRANSMITTAL FORM <i>(to be used for all correspondence after initial filing)</i>		Application Number	10/687,575
		Filing Date	October 15, 2003
		First Named Inventor	Hafer, Michael J.
		Art Unit	Not yet known
		Examiner Name	Not yet known
Total Number of Pages in This Submission		Attorney Docket Number	020375-039810US

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s)	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) <i>(please identify below):</i> Return Postcard, Copies of eleven (11) cited references
Remarks		The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual	Townsend and Townsend and Crew LLP Chad E. King Reg. No. 44,187
Signature	
Date	February 12, 2004

CERTIFICATE OF TRANSMISSION/MAILING			
I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.			
Typed or printed name	Nicolé M. Wartell		
Signature		Date	February 12, 2004

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PATENT
Attorney Docket No.: 020375-039810US

Commissioner for Patents
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On February 12, 2004

TOWNSEND and TOWNSEND and CREW LLP

By: 

Nicole M. Wartell



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Michael J. Hafer

Application No.: 10/687,575

Filed: October 15, 2003

For: MONEY TRANSFER
CONVENIENCE CARD, SYSTEMS
AND METHODS

Examiner: Not yet known

Art Unit: 3624

INFORMATION DISCLOSURE
STATEMENT UNDER 37 CFR §1.97 and
§1.98

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The references cited on attached form PTO/SB/08A are being called to the attention of the Examiner. U.S. patents are not enclosed in accordance with the Patent Office waiver issued August 5, 2003 in the Official Gazette, which states as follows:

The Office hereby waives the requirement under 37 CFR 1.98

(a)(2)(i) for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. national patent applications filed after June 30, 2003 and for all international applications that have entered the national stage under 35 USC 371


after June 30, 2003. See 37 CFR 1.491(b).

In accordance with 37 CFR 1.98(a)(2), copies of the foreign patents are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

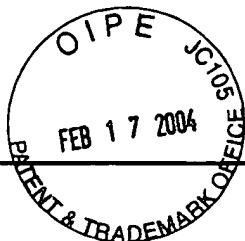
As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,


Chad E. King
Reg. No. 44,187

TOWNSEND and TOWNSEND and CREW LLP
Two Embarcadero Center, Eighth Floor
San Francisco, California 94111-3834
Tel: 303-571-4000
Fax: 303-571-4321
CEK:nmb
60130474 v1



Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet	1	of	3	Attorney Docket Number	020375-039810US
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Complete if Known

Application Number	10/687,575
Filing Date	October 15, 2003
First Named Inventor	Hafer, Michael J.
Art Unit	Not yet known
Examiner Name	Not yet known

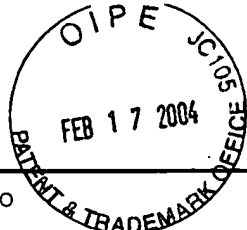
U.S. PATENT DOCUMENTS+

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
	A1	US-4,007,355	02-08-1977	Moreno	
	A2	US-4,528,643	07-09-1985	Freemy, Jr.	
	A3	US-4,594,663	06-10-1986	Nagata, et al.	
	A4	US-4,650,977	03-17-1987	Couch	
	A5	US-4,700,055	10-13-1987	Kashkashian, Jr.	
	A6	US-4,764,666	08-16-1988	Bergeron	
	A7	US-4,884,212	11-28-1989	Stutsman	
	A8	US-4,960,981	10-02-1990	Benton, et al	
	A9	US-5,146,067	09-08-1992	Sloan et al	
	A10	US-5,220,501	06-15-1993	Lawlor et al	
	A11	US-5,237,164	08-17-1993	Takada	
	A12	US-5,255,182	10-19-1993	Adams	
	A13	US-5,326,960	07-05-1994	Tannenbaum	
	A14	US-5,352,876	10-04-1994	Watanabe et al	
	A15	US-5,440,108	08-08-1995	Tran et al.	
	A16	US-5,471,669	11-28-1995	Lidman	
	A17	US-5,477,038	12-19-1995	Levine et al	
	A18	US-5,504,808	04-02-1996	Hamrick, Jr.	
	A19	US-5,511,114	04-23-1996	Stimson et al.	
	A20	US-5,513,117	04-30-1996	Small	
	A21	US-5,557,516	09-17-1996	Hogan	
	A22	US-5,592,378	01-07-1997	Cameron et al.	
	A23	US-5,592,400	01-07-1997	Sasou et al	
	A24	US-5,637,845	06-10-1997	Kolls	
	A25	US-5,678,010	10-14-1997	Pittenger et al.	
	A26	US-5,721,768	02-24-1998	Stimson et al.	
	A27	US-5,760,381	06-02-1998	Stich et al	
	A28	US-5,796,832	08-18-1998	Kawan	
	A29	US-5,868,236	02-09-1999	Rademacher	
	A30	US-5,903,633	05-11-1999	Lorsch	
	A31	US-5,909,486	06-01-1999	Walker et al.	
	A32	US-5,915,007	06-22-1999	Klapka	
	A33	US-5,936,221	08-10-1999	Corder et al.	
	A34	US-RE36,365	11-02-1999	Levine et al	
	A35	US-5,984,181	11-16-1999	Kreft	
	A36	US-5,987,438	11-16-1999	Nakano et al.	
	A37	US-5,991,748	11-23-1999	Taskett	
	A38	US-6,000,608	12-14-1999	Dorf	
	A39	US-6,006,988	12-28-1999	Behrmann et al.	
	A40	US-6,129,275	10-10-2000	Urquhart et al.	
	A41	US-6,169,975 B1	01-02-2001	White et al.	

Examiner Signature	Date Considered
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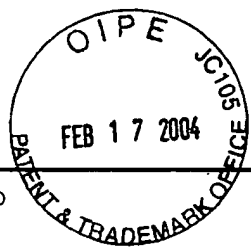


INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Complete if Known		
			Application Number	10/687,575	
			Filing Date	October 15, 2003	
			First Named Inventor	Hafer, Michael J.	
			Art Unit	Not yet known	
Examiner Name	Not yet known				
Sheet	2	of	3	Attorney Docket Number	020375-039810US

U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
	A42	US-6,185,545 B1	02-06-2001	Resnick et al.	
	A43	US-6,189,787 B1	02-20-2001	Dorf	
	A44	US-6,193,155 B1	02-27-2001	Walker et al.	
	A45	US-RE37,122 E	04-03-2001	Levine et al	
	A46	US-2001/0018660 A1	08-30-2001	Sehr	
	A47	US-2001/0023409 A1	09-20-2001	Keil	
	A48	US-2001/023415 A1	09-20-2001	Keil	
	A49	US-2001/0023409 A1	09-20-2001	Keil	
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	A51	US-6,295,522 B1	09-25-2001	Boesch	
	A52	US-6,298,336 B1	10-02-2001	Davis et al.	
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	A56	US-2002-0143706 A1	10-03-2002	Diveley et al.	
	A57	US-2002-0153414 A1	10-24-2002	Stoutenburg et al.	
	A58	US-2002-0156683 A1	10-24-2002	Stoutenburg et al.	
	A59	US-6,473,500 B1	10-29-2002	Risafi et al.	
	A60	US-2002-0169719 A1	11-14-2002	Diveley et al.	
	A61	US-2002-0166891 A1	11-14-2002	Stoutenburg et al.	
	A62	US-6,488,203 B1	12-03-2002	Stoutenburg et al.	
	A63	US-6,510,983 B2	01-28-2003	Horowitz et al.	
	A64	US-6,526,130 B1	02-25-2003	Paschini	
	A65	US-2003/0053609 A1	03-20-2003	Risafi et al	
	A66	US-2003/0053609 A1	03-20-2003	Risafi et al	
	A67	US-2003-0065624 A1	04-03-2003	James et al.	
	A68	US-6,547,132 B1	04-15-2003	Templeton et al.	
	A69	US-6,575,361 B1	06-10-2003	Graves et al.	
	A70	US-RE38,255 E	09-23-2003	Levine et al	
	A71	US-2003-0222135 A1	12-04-2003	Stoutenburg et al.	

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PTO/SB/08A (08-03)

Substitute for form 1449A/PTO				Complete if Known	
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				Examiner Name	Not yet known
Sheet	3	of	3	Attorney Docket Number	020375-039810US

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
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	B2	JP	02217990	A	08-30-1990	Makoto		<input type="checkbox"/>
	B3	JP	09058451	A	02-25-1997	Medeikomu		<input type="checkbox"/>
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	B5	JP	09193580	A	07-29-1997	Chiyuki et al		<input type="checkbox"/>
	B6	JP	10-249052	A	09-22-1998	Seiji		<input type="checkbox"/>
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	B8	PCT	WO 96/38801	A1	12-05-1996	Taskett		<input type="checkbox"/>
	B9	PCT	WO 97/17212	A1	05-15-1997	Taskett		<input type="checkbox"/>
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	B11	PCT	WO 01/69347	A3	09-20-2001	Cuervo		<input type="checkbox"/>

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